Interview with
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San Antonio Emplyment Association
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Health insurance

We have a regular camp doctor, Dr. Wood of Upland, who comes in everyday at 8 o'clock for sick-call, He stays just as long as necessary to see the men who are sick that day. We have a dispensary with various kinds of medicine and equipment. Dr. Woodx is authorized to stock this dispensary with any type of medicine in any quantity that he thinks is necessary. To tell you the truth it's a rather modest clinic and this is something that I have worked on with my Board of Directors. I see a number of ways in which this set up could be improved; as we are working on a very tight budget and the board thinks that there are other things that come first and we have to proceed slowly.

Dr. Wood is a retired missionary doctor who worked 35 years in Brazil. He made quite a record for himself down there as I understand it. In Brazil of course they speak Portuguese which is very similar to Spanish. I don't know what he speaks to the men here, whether it is Spanish or Portuguese or a combination of the two, but any way he seems to understand them and to make himself understood. He also understands the Mexican nationality, he understands their little quirks and this is very important.

QUESTION: Is Dr. Wood on call if some emergency comes up during the day or night?

ANSWER: Yes, He is on call 24 hours a day and he is very good about coming whenever he is really needed, of course, he can't always come at a moment's notice; he has one other camp besides this one the Cucamonga camp, but the longest we have ever had to wait in the year and a half he has been with us was, two hours. I remember this particular case because the man involved was pretty unhappy anout it. He complained to the consul and the consul said to him the last time he called a doctor 'I had to wait half a day, so what the hell are you bitching about?'

QUESTION: On what basis is Dr. Wodd paid?

ANSWER: Dr. Wood is paid by the insurance pompany and I am nob sure what the basis is. It may be so much for a flat retainer plus so much per man that he treats. I am just not sure, but I do know this whatever they are paying him he deserves more. He is a darn good man and he is doing a darn good job, in fact I took it upon myself to write to the insurance company not long ago giving Dr. Wood a pat on the back and suggesting that he might be due for a raise.

QUESTION: How about ambulance service?

ANSWER: We use Brown's Ambulance Service in POmona and we have never had trouble in getting them when we call. We take the men to the San Antonio Hospital because we have found that we get faster service there than at the Pomona Valley Community Hospital. All these medical expenses of course, the insurance company takes care of. Sometimes they do more for the men than they actually have to.

For example, not long ago we had a fellow hit by a car right out here on Mission Blvd. Usually when this happens the man is killed outright, but this fellow just had his leg mangled. Well, after being under observation for sometime it was decided that he had to have the leg amputated. Now the insurance policy says nothing about artificial limbs and the Pan American Underwriters technically did not have to do anything for the man in this score, but they bought him an artificial leg anyway and we fed him the whole time he was laid up and while he was learning how to use the leg which was about six months. When he went home he took $1200 with him and he is a very successful and happy man today.

I will give you another case,we had a man fall from a ladder and his legs were paralyzed. They took him to the hospital, gave him all sorts of X-rays couldn't find anything wrong, so then they called in some neurologists and all kinds of other specialists. This is still an unsolved case, he has been laid up in the hospital for four montha now and he still can't move his legs; but the point is the unsurahce company is taking care of all this without any question. Just the other day we sent along a bill to them on this particular case for $700. What happens is that the hospital or the ambulance company or whatever it may be sends the bill to us and we simply forward it to the insurance company. In the off-the-job cases the company pays within 10 days.The workman's compsentation cases take a little longer.

I can't say toomuch for the Pan American Underwriters. Another way that they help out where they don't really have to is in tonsillectomies, which are I suppose pre-existing cases if you want to get technical about it, bit when this comes up they just laugh and say 'what the heck' and pay for them anyway. There is another authorized company besides Pan American Underwriters, but so far as I know nobody belongs to it. Incidentally all employees of the camp are eligible for the same coverage as the men. I myself have this kind of insurance and it x is a good deal. I got a letter just today saying that the company is about to raise its benefits again.$150 more is now going to be allowed for burial expenses, hospital benefits have been raised $14 a week and there have been a number of other changes too.